

REALTY TITLE

McFall Law Firm
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Southaven, MS 38671
(662)-349-7780

6525 Quail Hollow Road #115
Memphis, Tennessee 38120
(901)260-4055
File No. 05010482

WARRANTY DEED

Tuan Anh Nguyen and Dung Thi Pham

- Grantor(s)

Timothy E. Gardner and Angela K. Gardner

- Grantee(s)


FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, Tuan Anh Nguyen and Dung Thi Pham do hereby sell, convey and warrant unto Timothy E. Gardner and wife, Angela K. Gardner, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in Desoto County, Mississippi, more particularly described as follows, to-wit:

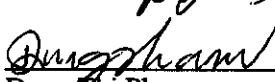
²³⁶
Lot ~~236~~ Section D, Parcel 6, Central Park Neighborhood, PUD, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 18, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in Desoto County, Mississippi, and further subject to all applicable building restrictions and the restrictive covenants of record.

IT IS AGREED and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, then the parties hereto agree to pay on the basis of an actual proration.

WITNESS our signature this 15th day of June, 2005.


Tuan Anh Nguyen


Dung Thi Pham

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, a Notary Public in and for said State and County, Tuan Ann Nguyen and Dung Thi Pham, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

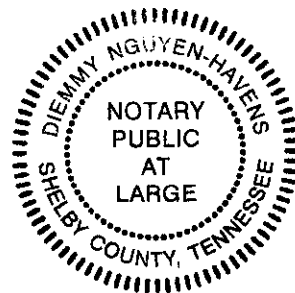
Witness my hand, at office, this 15th day of June, 2005.


Notary Public

MY COMMISSION EXPIRES APR 15 2008

My Commission Expires: _____

(SEAL)



Grantors' Address:
3593 Riverdale Rd. #105
Memphis, TN 38115

Phone # 901-283-4023-
No work #

Grantees' Address:
7790 JANE Ayre Dr.
Southaven, MS 38671
Work # 901-516-6418
Phone # 662-536-2360

McFall